



ENHANCE YOUR COVERAGE TODAY

Rest easier tomorrow.



SAFEGUARD PACKAGE*

Boosts replacement coverage and more

Our SafeGuard package includes all coverages offered in the standard policy and offers additional coverage for credit cards, and a variety of new benefits, including coverage for:

- Personal Property Replacement Cost
- Personal Injury
- Lock Replacement
- Identity Fraud Expense
- Refrigerated Contents
- Water Backup
- Personal Property at Another Insured Location



SAFEGUARD PLUS*

Enhances even more types of coverage

Our foremost offering, SafeGuard Plus, includes all coverages offered in the SafeGuard package and is expanded with new categories and broader coverage for:

- Equipment Breakdown
- Increase in Coverage D
- Additional Coverage A
- Fading Deductible**

*Packages are not available for seasonal/secondary homes

**Up to \$500 off your All Other Perils deductible

More coverage. More savings.

When you purchase one of our packages, you get more types of coverage and pay less overall than if you bought coverages individually.

STABILITY RATINGS

UPC Insurance has sustained a **Financial Stability Rating® of A,**



Exceptional, from Demotech since

1999. FSRs are a leading indicator of the financial stability of Property and Casualty insurers. Demotech is a financial analysis firm serving the P&C industry. Demotech's FSRs are recognized by Fannie Mae, Freddie Mac and the Department of Housing and Urban Development.

UPC has also earned an **A- and a Stable Outlook by Kroll Bond Rating Agency.** This assessment measures both UPC's finances and our overall strategic vision for serving our policyholders and agents.

MORE THAN
\$3.1 BILLION
IN TOTAL REINSURANCE

**HERE IN YOUR
TIME OF NEED**
NEARLY \$2.5 BILLION IN CLAIMS PAID


PUBLIC COMPANY
LISTED ON
NASDAQ (UIHC)

UPC
INSURANCE

HAWAII

NOW IS THE TIME TO ENHANCE YOUR COVERAGE

More options to help you rest easy with UPC.

COVERAGE GROUP	COVERAGE	STANDARD	SAFEGUARD	SAFEGUARD PLUS
Coverages A-F	Additional Coverage A	-	-	25%
	Coverage D	-	-	30%
	Personal Property Replacement Cost	-	Yes	Yes
	Coverage D (Loss of Use) Power Interruption	-	1 week	1 week
	Personal Injury	-	Yes	Yes
Other Coverage 	Refrigerated Contents	-	\$500	\$500
	Lock Replacement (no deductible)	-	\$500	\$500
	Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money	\$500 Credit Card	\$1,000	\$1,000
	Identity Fraud Expense	-	\$15,000	\$15,000
	Equipment Breakdown Enhancement	-	-	\$50,000
	Fading Deductible	-	-	Up to \$500
	Water Backup	-	\$5,000	\$5,000
	Personal Property at Another Insured Location	-	\$5,000	\$5,000

Learn more about UPC:
upcinsurance.com



Keep
the
Promise®